

# Do you have a retirement savings gap?



For many, the retirement savings gap is a reality. The good news is there are steps you can take now to improve your prospects for a better-quality retirement.

Consider these tips to help you close the gap:

- **Identify where you are spending your money.** Write down everything you spend money on for a few months, then take a step back to see what regular expenses are taking money away from your long-term goals.
- **Start planning for retirement now.** Retirement may seem far away for many – which makes it easy to put off saving. Join your employer's supplemental retirement plan as soon as you are able.
- **Pay yourself first.** Consider increasing your contribution to your retirement plan each year. When you get a raise, give your retirement account a raise too.
- **Consider consulting a financial professional.** Whether you are married, widowed or single, it's important to look at what your long-term goals are and how you plan to get there.

**Contact your local Horace Mann representative to get help with developing a plan to achieve your retirement dreams.**

*The information provided here is for general informational purposes only and should not be considered a recommendation, investment, tax or legal advice.*

*Horace Mann Service Corporation and certain of its affiliates (Horace Mann) enter into agreements with educational associations where Horace Mann pays the association to provide services aimed at familiarizing association members with the Horace Mann brand, products or services. For more information, email your inquiry to [association.relations@horacemann.com](mailto:association.relations@horacemann.com).*

EMR-00703 (2-23)